

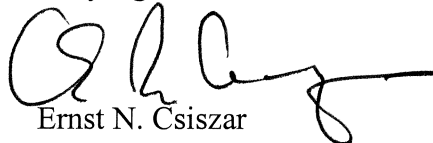
The parties have reached this agreement in consideration of the Department having never taken any administrative disciplinary action against Schelble on this issue before and of his assurance that in the future he will comply with the state's insurance laws, particularly that of timely paying the CE fee. The parties expressly agree and understand Schelble's payment of the agreed-upon penalty constitutes full accord and satisfaction of this matter.

By his signature upon this consent order, Schelble acknowledges that he understands that this administrative order is a public record subject to the disclosure requirements of the State of South Carolina's *Freedom of Information Act*, S.C. Code Ann. §§ 30-4-10, *et seq.* (1991 and Supp. 1999). Nothing contained within this administrative order should be construed to limit, or to deprive any person of, any private right of action under the law. Nothing contained within this administrative order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement officer or judicial officer. Nothing contained within this administrative order should be construed to limit the statutory duty, pursuant to S.C. Code Ann. § 38-3-110 (Supp. 1999), of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the laws relative to the business of insurance or the provisions of this title which he considers necessary to report."

It is, therefore, ordered that John Schelble shall, within ten days of the date of my signature on this consent order, pay through the Department an administrative fine in the total amount of \$250, pay to the CE Administrator the CE fee required, and provide the Department proof of his payment by that date.

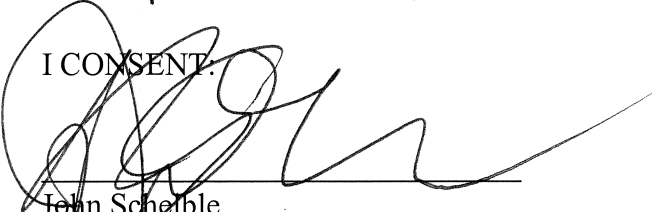
It is further ordered that a copy of this consent order be immediately transmitted to the National Association of Insurance Commissioners for distribution to its member states and a copy be placed in Schelble's licensing file.

This consent order becomes effective as of the date of my signature below.


Ernst N. Csiszar
Director

Date 7/20, 2000, at
Columbia, South Carolina

I CONSENT:


John Schelble
312 Rucker Road
Chapin, South Carolina 29036

Dated this 20 day of July, 2000